



PATENT
Customer No. 22,852
Attorney Docket No. 05793.3125

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
Charles A. ROSENBLATT et al.) Group Art Unit: 3624
)
Application No.: 10/729,997) Examiner: Unassigned
)
Filed: December 9, 2003)
)
For: METHODS AND SYSTEMS FOR)
OFFERING A CREDIT CARD)
ACCOUNT TO A CONSUMER AT)
A POINT-OF-SALE LOCATION)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application.

Copies of the listed documents, including any copending patent applications, are attached. Applicants respectfully request that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed

documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and Applicants determine that the cited documents do not constitute "prior art" under United States law, Applicants reserve the right to present to the Office the relevant facts and law regarding the appropriate status of such documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

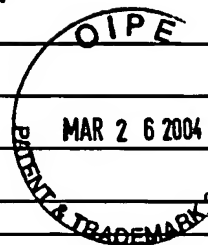
Dated: March 26, 2004

By: 

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INFORMATION DISCLOSURE CITATION

Atty. Docket No. 05793.3125	Appln. No. 10/729,997
Applicant Charles A. ROSENBLATT et al.	
Filing Date December 9, 2003	Group: 3624



U.S. PATENT DOCUMENTS

Examiner Initial*	Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate
	6,330,548	12/11/2001	Walker et al.	705	38	01/25/2000
	6,324,524	11/27/2001	Lent et al.	705	38	11/03/1998
	6,144,948	11/07/2000	Walker et al.	705	38	06/23/1997

FOREIGN PATENT DOCUMENTS

Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

Kenneth BEIRNE et al., "Method, System, and Storage Medium for Pre-Screening Customers for Credit Card Approval at a Point-Of-Sale Location," published April 24, 2003, Publication No. 2003/0078877.

Examiner	Date Considered
*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	
Form PTO 1449	Patent and Trademark Office - U.S. Department of Commerce